



Order Filed on January 6, 2025  
by Clerk,  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire

KML Law Group, P.C.

701 Market Street, Suite 5000

Philadelphia, PA 19106

215-627-1322

dcarlon@kmlawgroup.com

Attorneys for Secured Creditor

U.S. Bank Trust National Association, not in its

individual capacity, but solely as trustee of Citigroup

Mortgage Loan Trust 2019-A

Case No.: 22-19819 SLM

In Re:

Julmali I. Habibul

DEBTOR

Florinda Habibul

CO-DEBTOR

Hearing Date: 12/11/2024 @ 10:00 a.m.

Judge: Stacey Meisel

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF  
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: January 6, 2025**

A handwritten signature in cursive script, reading "Stacey L. Meisel".  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

**(Page 2)**

Debtor: Julmali I. Habibul & Florinda Habibul

Case No: 22-19819 SLM

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, U.S. Bank Trust National Association, not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2019-A, Denise Carlon, Esq. appearing, upon a certification of default as to real property located at 186 Newark Avenue Bloomfield, NJ, 07003, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Steven D. Pertuz, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of December 6, 2024, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due February 2024 through December 2024 for a total post-petition default of \$31,739.18 (1 @ \$2,437.67; 10 @ \$2,997.32 less suspense \$671.69); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$31,739.18 will be paid by Debtor remitting \$5,289.87 per month for five months and \$5,289.83 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on January 1, 2025, and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume January 1, 2025, directly to Secured Creditor (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.